

A woman with short brown hair and large white hoop earrings is shown from the chest up, wearing a white sleeveless dress. She is holding a small, transparent globe of the Earth in her hands, which are positioned in front of her. The globe shows the Americas and is tinted with a greenish-blue hue. The background is a soft, out-of-focus light blue and white.

# CLIMACRYPTO<sup>®</sup>

WHITEPAPER

CLIMACRYPTO PTE.LTD.

## **Introduction**

1. Abstract

## **Products**

1. Why ClimaCrypto & ClimaCoin
2. How it works
3. Why Green Money
4. All in one
5. Plant-based seafood
6. No competition

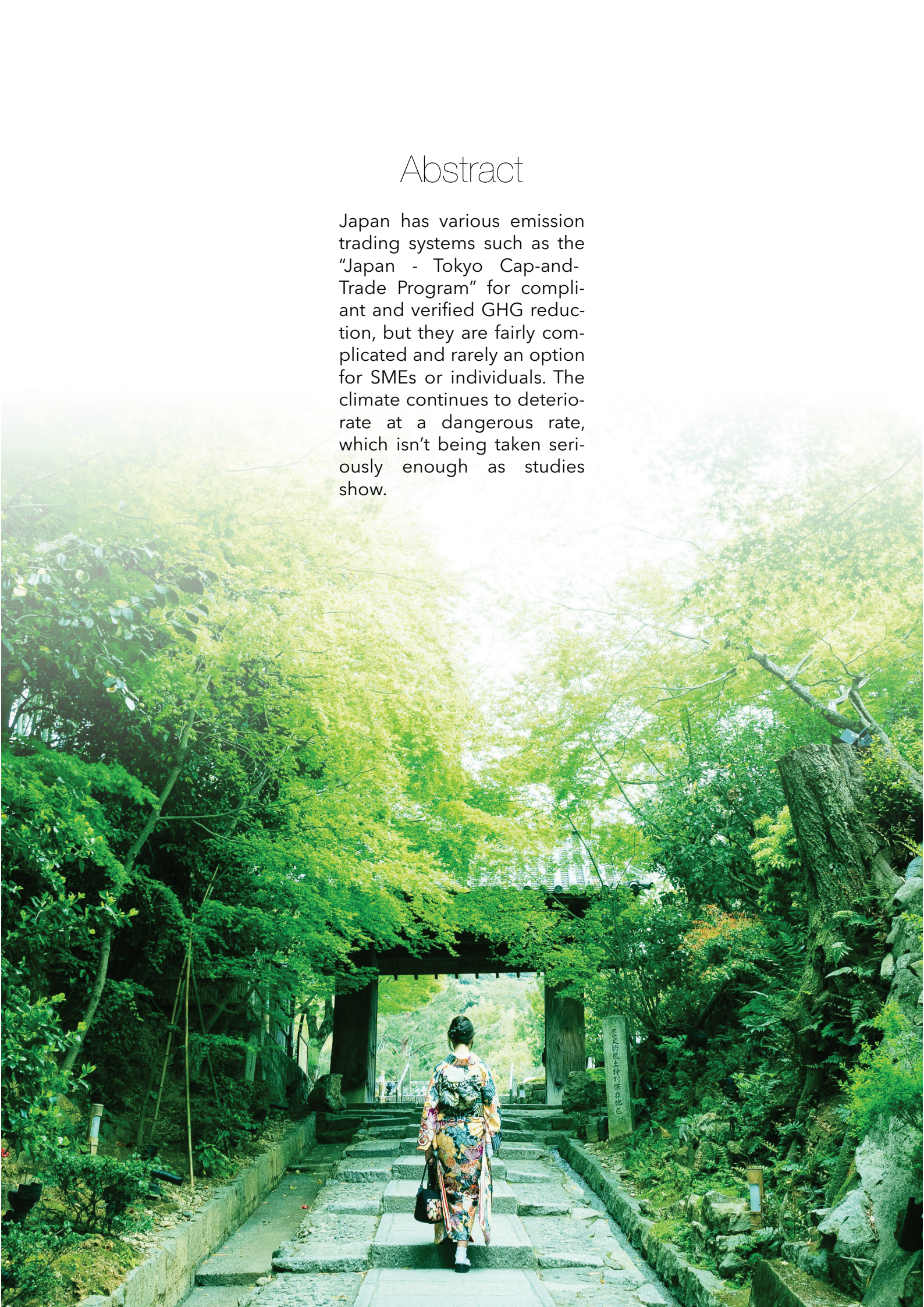
## **Philosophy**

1. Manufacturing and Efficiency
2. Sustainability
3. Two Steps



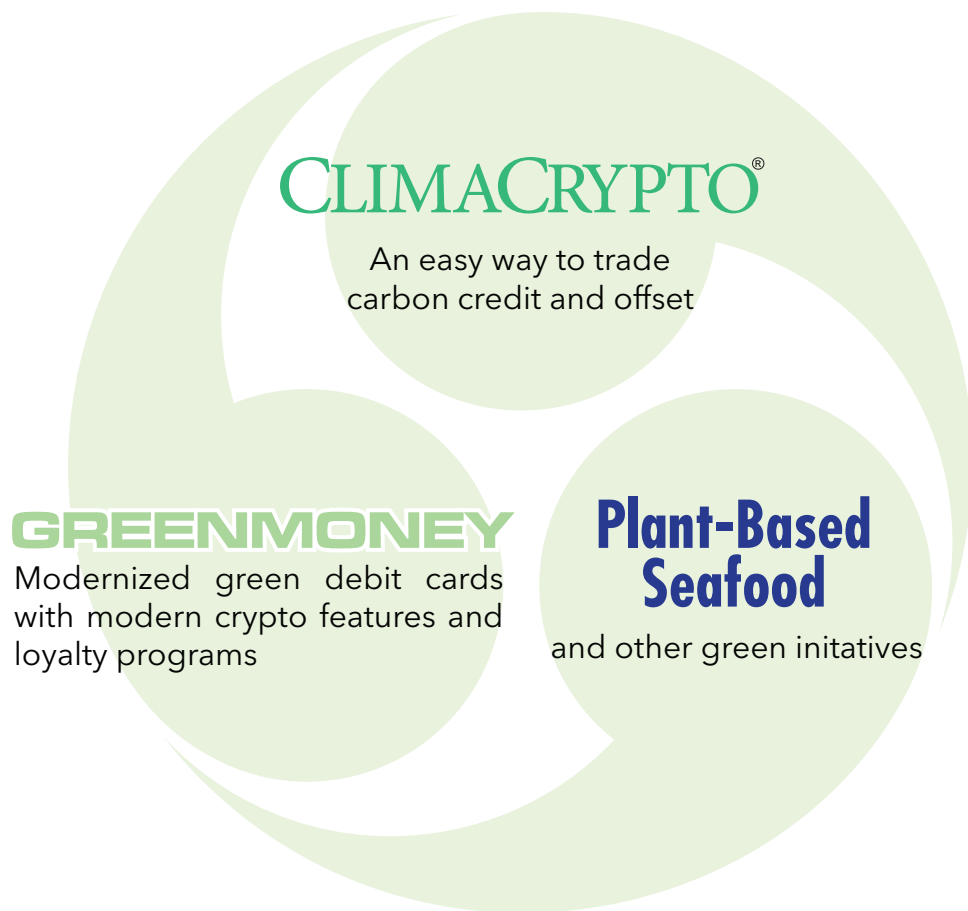
# Abstract

Japan has various emission trading systems such as the "Japan - Tokyo Cap-and-Trade Program" for compliant and verified GHG reduction, but they are fairly complicated and rarely an option for SMEs or individuals. The climate continues to deteriorate at a dangerous rate, which isn't being taken seriously enough as studies show.





To significantly reduce Japan's carbon emissions we propose:





Products

# CLIMACRYPTO®

## Why ClimaCrypto & ClimaCoin

Greenhouse gases mix with the air and, unlike many other pollutants, spread around the entire planet. It doesn't so much matter where GHG reductions take place, as long as they do. Carbon offset usually refers to reduction of GHG emissions. Optimizing manufacturing and logistics gets increasingly difficult with higher efficiency and often hits roadblocks in regards to financing and stakeholder approval. For green solutions to be attractive they need to be practical, actionable and financially attractive as well.





# Difference between offset and credit

## Carbon Offset

Refers to verified GHG neutralization that has already happened and is usually sold either as the result of having more offset than needed to net one's own pollution or as a means to finance and/or sustain green projects that would otherwise lack the necessary funds. Examples include protecting an area of the rainforest and modernizing factories and infrastructure.

## Carbon Credit

Represents the right to emit a measured amount of GHG. Carbon net-positive companies usually sell excess to net-negative companies or the government. The system behind these credits is usually highly regulated and is poorly suited for SMEs who are often simply unable to participate due to entry barriers.

# The Problems

The problems with carbon offset are fourfold:

First, offsetting elsewhere doesn't reduce or prevent the initial emissions. Operations aren't improved locally. This is usually more difficult, less efficient and more expensive especially in the long run.

Second, offsetting doesn't incentivize improving operations at a fundamental level. It takes on the role of a tax similar to absolution.

Third, there is fraud such as selling offsets that have already been sold, never existed, or would have occurred anyway.

Fourth, it is incredibly difficult to properly measure emission and offset.

# How It Works

Japan has a rich shopping culture with virtually every major corporation either issuing their own loyalty cards or participating in a program (e.g. T-point, Nanaco, D-Point). These cards/programs usually issue points that can be used to pay for purchases or special offers and are equivalent to a ~1% cash-back (i.e. per 100 yen spent 1 point equal to 1 yen is issued).

ClimaCrypto acts in the same fashion. It's an addition for existing loyalty programs and is not meant as a replacement. Targeted towards the everyday customer, users automatically gain ClimaCrypto. This comes at no additional cost for the user and is financed with profits from ClimaCrypto PTE.LTD.

All participants in loyalty programs cooperating with ClimaCrypto PTE.LTD. automatically gain this benefit without the need to set up anything (e.g. an app or website account). Downloading and/or signing up for any ClimaCrypto PTE.LTD. program, app or website is completely optional and provides additional benefits such as purchasing ClimaCrypto as a means to offset one's own carbon footprint or to support ClimaCrypto PTE.LTD.'s environmental projects in other words help the environment.

ClimaCoin is ClimaCrypto PTE.LTD.'s initiative to give SMEs an easy way to take part in Japan's emission trading systems (ETS). ClimaCrypto PTE.LTD. handles the painstaking regulatory process necessary to create, declare and trade carbon credit so that small companies can focus on becoming more green while profiting from it. "Do good and do well" is our motto.



# GREENMONEY

## Why Green Money

Japan is a nation of paperwork and signatures. ATMs charge steep fees for a plethora of services as trivial as withdrawing cash outside of working hours and even shut down at times.

Opening a bank account is difficult, time consuming and expensive, especially for people that don't speak Japanese well. There are millions of foreign residents, only a small fraction of which are able to properly deal with this and when problems arise, such as credit card theft, the issue can deteriorate quickly.

While Japan is mostly a cash-based society, wireless payments have been gaining increasingly more momentum. All of this has led to a society that relies on a commute card and phone combination instead of credit cards or wallets. Consequently, credit isn't built and point cards fight over an increasingly competitive market. The one last spot left for either yet another point card or the single card a person still tolerates is nearly impossible to secure -- especially after commute cards have established themselves as point cards too.

# All in One

Green money is financial practicality put into one single service. It comes in the form of an app and an optional physical card with:

- ✓ low fees
- ✓ margin free lending
- ✓ no illegal charges for basic services
- ✓ reliable bilingual support
- ✓ access to all aspects of finance such as stock options and commodities from within the app
- ✓ users can also donate to good causes or their favorite artists
- ✓ modern features such crypto currency including withdrawing cash from a Bitcoin ATM
- ✓ carbon offset
- ✓ loyalty points
- ✓ and most importantly an incredibly easy to set up (or freeze & replacement in the case of theft or loss)





# Plant-Based Seafood

Many millions of vegetarians are left with opting for turning pescetarian or turning to tofu substitutes. Whilst there are some shrimp and tuna adaptations, there are none for vegetarian sushi or sashimi leaving ClimaCrypto PTE.LTD. without competition.


ClimaCrypto PTE.LTD. uses mainly algae products alongside some pea protein and pigment to create delicious, healthy and barely distinguishable vegetarian seafood at 1/5 the cost.

## Pollution and exploitation

Despite best efforts, fish stock remains exploited. Atlantic bluefin are listed as endangered, southern even critical. There are more than 80,000 metric tons of plastic waste polluting the oceans and seafood has become heavily contaminated with lead, mercury, cadmium and arsenic.

Algae are the Earth's lungs. They filter aquatic ecosystems, support them as part of the food chain basis and also remove carbon from the air. Meanwhile fisheries are fraught with over 30% loss and waste.

Alongside its other environmental initiatives, ClimaCrypto PTE.LTD. plans to support algae research, clean and protect the oceans, and give back to the community by handing out free meals to those in need.



Philosophy

# Manufacturing and Efficiency

Big companies try to repeat their past successes. Changing a product happens over a long time. New versions are rarely significantly different than their predecessors. Thus, a product person, such as an engineer, a developer, or a designer doesn't change the course of a company much. The marketing and salespeople do. This leads to the latter being promoted while the other kind is slowly driven out of the decision-making process.

The company forgets how to make and improve great products. The craftsmanship that brought them into their favorable position gets lost. Products and manufacturing aren't fundamentally changed nor is there much innovation. Instead, they are but slightly improved and altered.

Product people juggle thousands of concepts. This includes managers, foreman and similar roles. There are certain things you can't make robots do. There are tradeoffs. There is recognition of failure, judgment and execution - or the lack thereof. Products and plans change as they are built and put into action. Without this process, innovation ceases. Improvement ceases and companies deteriorate.

The same happens with tech companies that get monopolies. When you have a monopoly share, better products don't bring more success. It's up to the marketing and sales people once again.

# Sustainability

All sales eventually fall off. Once this happens, companies take inventory. If materials at their cost price can't turn out a product at the price that people are willing to pay, operations are either altered or shut down. If idle for too long, no energy is left to operate again and bankruptcy follows.

There is no use waiting for business conditions to improve. To perform means to bring prices down. Done sustainably, improved operations are the inevitable consequence. Anything else comes with costly compromise.

People will always have a price they are willing to pay for a necessity regardless of the situation and this price can be met if there is a will. Shortsighted strategies such as lowering quality inevitably cause a higher cost. Consequently, increasing the efficiency of production is the only viable option. Each depression or disaster is to be regarded as a challenge. Wise businesspeople know not keeping business moving is to bar the progress of the community which in turn will cause losses.

Sales are made on the natural basis of the value that is transmuted from human energy put into production and service. Business in a nutshell is a process of give and take, live and let live.

## Two Steps

First, increase efficiency. Second, offset what can't be prevented as a temporary fix. Global offset may never be the end-solution but can bridge gaps and buy time in the race against global warming until optimum efficiency has been reached. This can and always should be strived for but is impossible to accomplish as is with perfection.

As mentioned above, sustainable business is only feasible by doing good and well simultaneously. This is achieved by creating product solutions that are green by design, making carbon offset and credit simple, accessible and profitable, and by extending oversight and funding for improved manufacturing.



# Team



Joey Bertschler  
**CEO**

Multi-corporate tech executive and contributor to various outlets from Forbes to Hacker-noon and many more. – and the VP of the Security Token Alliance, the industry's largest think tank with over 100 partners. He is a public speaker and a member of the European AI Alliance, Harvard Business Review, YEC and MIT Technology Review. He started his entrepreneurial journey as a teenager by managing a media outlet and an internet provider company before specializing in Content Marketing and Blockchain. He visited over 20 countries building a truly cosmopolitan mindset.



Toshio Kudo  
**Founder**

Founder of GMO Payment Gateway, Inc.

GMO-PG, established in 1995, is the largest Payment Service Provider, offering comprehensive payment services to 72,569 merchants (as of June 2016).

GMO-PG is listed in the first section of the Tokyo Stock Exchange with a total market value of 2.1 Billion USD as of July 29, 2016.

Former Guest Researcher of "Meiji University Crypto-Assets and Blockchain Research Forum", "Business Continuity Planning, Supply chain management (BCP, SCM) Project".



Frederik Bussler  
**Adviser**

Frederik Bussler is the Founder of the Security Token Alliance, the world's largest think tank for the Security Token industry with over 100 partners, and advisor to startups including klimazone Labs. As a public speaker, he has presented for audiences including IBM, Nikkei, Slush Tokyo, and the Chinese government, and is featured in outlets including Forbes, Yahoo, The Tokenist, The Tokenizer, Altcoin Magazine, Securities.io, Hacker Noon, Digital Asset Live, and others. Further, he has represented the Security Token Alliance as a delegate to V20 (a G20 Virtual Asset Summit). He has reached audiences of over 4 million on social media channels, and his interviews with Japanese outlets such as NewsTV have been viewed over 1 million times.

# Team



Tomoyo "Tiffany" Iwamoto  
**Brand Ambassador**



Ngaraja Munidassppa  
**Executive Director**

IT Engineer with two decades of experience in Business Development with special emphasis on Japan and a resident of Japan. In charge of business of Japanese vertical.



Saori  
**Content Creator**



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**ClimaCoin®**  
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